

**Information to identify the case:**

Debtor 1	<b>Mark A. Sninsky</b>	Social Security number or ITIN	<b>xxx-xx-0731</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-25071-GLT**

Date case filed for chapter **7** **12/20/17**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark A. Sninsky	
2. All other names used in the last 8 years		
3. Address	253 E James St. Munhall, PA 15120	
4. Debtor's attorney Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: <a href="mailto:trusteesikirica@consolidated.net">trusteesikirica@consolidated.net</a>

For more information, see page 2 >

Debtor **Mark A. Sninsky**

Case number **17-25071-GLT**

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 1/18/18
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		
<b>7. Meeting of creditors</b>	<b>February 20, 2018 at 02:00 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 4/23/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mark A. Sninsky  
 Debtor

Case No. 17-25071-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 309A

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 Total Noticed: 34

Date Rcvd: Jan 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2018.

db +Mark A. Sninsky, 253 E James St., Munhall, PA 15120-2773  
 aty +Allison L. Carr, Bernstein-Burkley, PC, Gulf Tower, Suite 2200, 707 Grant Street,  
 Pittsburgh, PA 15219-1945  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14748085 Bank of America, 1705 Corporate Drive, Plano, TX 75024  
 14748086 +Capital Community Bank, MDG Club USA Inc., 3422 Old Capita Trail PMB 1993,  
 Wilmington, DE 19808-6124  
 14748087 Capital One, PO Box 302811, Salt Lake City, UT 84130  
 14748091 +City Bank, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 14748093 +Darlene Sninsky, 3 Shorttop Street, Finleyville, PA 15332-9406  
 14748096 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 38 Towntain Square Plaza,  
 Cincinnati, OH 45263)  
 14748097 +GE Capital Bank, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952  
 14748101 +Nora Viggiano, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14748102 +Peoples Natural Gas, 1 Galleria Tower, 13355 Noel Rd., Dallas, TX 75240-6602  
 14748104 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
 (address filed with court: Snap on Credit, 950 Technology Way, Suite 301,  
 Libertyville, IL 60048)  
 14748105 +South Jersey Credit Union, PO Box 5530, Woodbury, NJ 08096-0530  
 14748106 +Sterling Jewelers, 120 Corporate Blvd. Suite 100, Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Jan 19 2018 01:42:08 Kenneth M. Steinberg,  
 Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 19 2018 01:42:34 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 19 2018 01:42:46  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jan 19 2018 01:43:17 Duquesne Light Company,  
 c/o Allison Carr, 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945  
 14748088 +EDI: CAPITALONE.COM Jan 19 2018 01:38:00 Capital One, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 14748089 +EDI: CHASE.COM Jan 19 2018 01:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 14748092 +EDI: RCSFNBMARIN.COM Jan 19 2018 01:38:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 14748095 +EDI: RCSDELL.COM Jan 19 2018 01:38:00 Dell Preferred Account, PO Box 81577,  
 Austin, TX 78708  
 14748098 +E-mail/Text: BKRMailOPS@weltman.com Jan 19 2018 01:42:26 JB Robinson, 375 Ghent Rd.,  
 Akron, OH 44333-4601  
 14748099 +EDI: RMSC.COM Jan 19 2018 01:38:00 Lowes, PO Box 956005, Orlando, FL 32896-0001  
 14748100 E-mail/Text: camanagement@mtb.com Jan 19 2018 01:42:25 M&T Bank, PO Box 900,  
 Millsboro, DE 19966  
 14748103 +EDI: PRA.COM Jan 19 2018 01:38:00 Portfolio Recovery, 140 Corporate Blvd.,  
 Norfolk, VA 23502  
 14748767 +EDI: PRA.COM Jan 19 2018 01:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14748107 +EDI: WTRRN BANK.COM Jan 19 2018 01:38:00 Target, PO Box 673, Minneapolis, MN 55440-0673  
 14748108 +EDI: VERIZONEAST.COM Jan 19 2018 01:38:00 Verizon, 500 Technology Drive, Suite 300,  
 Saint Charles, MO 63304-2225  
 14748109 +EDI: RMSC.COM Jan 19 2018 01:38:00 Walmart, PO Box 965024, El Paso, TX 79998  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14748090\* +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 14748094\* +Darlene Sninsky, 3 Shorttop Street, Finleyville, PA 15332-9406

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil  
Form ID: 309A

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Jan 18, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com  
Kenneth M. Steinberg on behalf of Debtor Mark A. Sninsky julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6